

**GOVERNMENT OF INDIA
TRIBAL AFFAIRS
LOK SABHA**

UNSTARRED QUESTION NO:3459
ANSWERED ON:08.08.2016
Scheme for Business Initiatives
Teacher Smt. P.K.Sreemathi

Will the Minister of TRIBAL AFFAIRS be pleased to state:

- (a) Whether the Government is implementing/proposes to implement any scheme for providing financial assistance to the tribals for business initiatives;
- (b) If so, the details thereof and the number of beneficiaries therefrom during the last three years and the current year State/UT-wise; and
- (c) the steps being taken by the Government for overall development of entrepreneurship among the tribals in the country?

Answer

MINISTER OF STATE IN THE MINISTRY OF TRIBAL AFFAIRS
(SHRI JASWANTSINH SUMANBHAI BHABHOR)

(a) to (c) National Scheduled Tribes Finance and Development Corporation (NSTFDC), under the Ministry of Tribal Affairs, extends concessional financial assistance to individuals or group of STs for undertaking income generation/ business activities for their economic empowerment. The financial assistance is extended through State Channelising Agencies and certain PSU Banks/ RRBs and National Cooperative Development Corporation (NCDC) having refinance agreements with NSTFDC for eligible STs upto Double the Poverty Line Income limit which is ₹98,000/- p.a. for rural areas and ₹1,20,000/- p.a. for urban areas.

Some of the prominent schemes of NSTFDC are:

• Term Loan scheme: NSTFDC provides Term Loan for any income generation scheme costing upto ₹25.00 lakhs per unit. Financial assistance is extended upto 90% of the cost of the scheme and the balance is met by way of subsidy/ promoter's contribution/ margin money. Interest rate chargeable is 6% p.a. for loan upto ₹5 lakhs, 8% p.a. for loans ranging between ₹5 lakhs to ₹10 lakhs and 10% p.a. for loan exceeding ₹10 lakhs on the entire amount of loan.

• Adivasi Mahila Sashaktikaran Yojana (AMSY): Under the scheme, Scheduled Tribes women can undertake any income generation activity. Loans upto 90% for scheme costing upto ₹1 lakh are provided at a concessional rate of interest of 4% p.a.

• Micro Credit Scheme for Self Help Groups: The Corporation provides loans upto ₹50,000/- per member and ₹5 Lakhs per Self Help Group (SHG). Interest rate chargeable is 6% p.a.

• Adivasi Shiksha Rin Yojana: Under this scheme, financial assistance upto ₹5.00 lakh at concessional rate of interest of 6% per annum is provided to ST students for pursuing professional/ technical education including Ph.D. in India. Ministry of Human Resources Development, Govt. of India provides interest subsidy for this scheme, whereby, no interest is payable by a student during the course period and one year or six months after getting the job, as the case may be. There is also a provision for providing further concessional finance for undertaking any income generation activity after completion of studies.

• Tribal Forest Dwellers Empowerment Scheme: Under the scheme, NSTFDC provides financial assistance to Scheduled Tribes given land rights under Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006. Loan upto 90% of the scheme costing upto ₹1 lakh can be provided at rate of interest of 6% p.a. This is a new scheme introduced and NSTFDC has requested the SCAs to implement the same.

• Scheme for NGOs/ EVAs: This is a newly launched scheme under which NSTFDC provides loans upto ₹50,000/- per member and ₹5 Lakhs per Self Help Group (SHG) through NGOs/ EVAs. The interest rate chargeable is 12% p.a. from members of SHGs against which they will get an interest incentive of 4% on timely payment thus making the effective rate of interest to 8%.

State-wise funds disbursed by NSTFDC during 2013-14 to 2016-17 (upto 30.06.2016) and number of beneficiaries is at Annexure-I.

Annexure - I

Annexure referred to in reply to part (b) of Lok Sabha Unstarred Question No.3459 for answer on 08.08.2016 tabled by SHRIMATI P.K. SREEMATHI TEACHER, MP, regarding "Scheme for Business Initiatives".

Statewise Funds Allocated, Released and Utilisation by NSTFDC during the F. Y. 2013-14 to 2016-17 (upto 30.06.2016)
(? in lakhs)

S.No. State 2013-14 2014-15 2015-16 2016-17
(upto 30.06.2016)

Disbursement	No. of Beneficiaries	Disbursement	No. of Beneficiaries	Disbursement	No. of Beneficiaries	Disbursement	No. of Beneficiaries
1 ANDHRA PRADESH	----	3313.14	1010	691.30	155		
2 ARUNACHAL PRADESH	8.84	3	4653.00	2350	1863.60	36546	--
3 ASSAM	203.24	1087	46.00	170	10.00	57	172.32 2982
4 CHHATTISGARH	1558.97	1157	20.53	8	933.53	344	53.37 67
5 GUJARAT	3372.87	26850	2343.19	11885	2137.84	12192	1000.00 10000
6 HIMACHAL PRADESH	201.05	2219	154.94	2866	11.32	23	8.50 1
7 JAMMU & KASHMIR	0.54	1	0.69	-	271.00	169	--
8 JHARKHAND	616.32	3018	41.67	35	204.50	606	--
9 KARNATAKA	2500.00	3267	2500.00	1010	----		
10 KERALA	76.24	88	95.18	109	83.92	96	17.10 19
11 MANIPUR	--	200.00	1050	----			
12 MAHARASHTRA	1027.23	1564	-----				
13 MEGHALAYA	398.19	1252	517.57	1973	311.75	1287	82.64 263
14 MADHYA PRADESH	874.56	204348	692.99	626	687.82	537	159.88 137
15 MIZORAM	378.15	1182	72.00	2977	984.72	13330	--
16 NAGALAND	584.01	311	210.40	46	563.81	114	--
17 ODISHA	19.33	37	97.36	82	8.51	9	--
18 RAJASTHAN	1106.38	1650	1043.54	1482	321.63	485	--
19 TELANGANA	----	5000.00	21168	--			
20 TRIPURA	716.31	666	2581.96	1228	73.24	-	1.99 -
21 UTTARAKHAND	31.90	9	39.20	13	338.80	137	--
22 WEST BENGAL	460.87	4427	186.84	1745	540.87	4714	194.27 1882
TOTAL	14135.00	253136	15497.06	29655	17660.00	92824	2381.37 15506